

## ABSTRACT OF THE DISCLOSURE

When a consumer performs a transaction at a store or mail order establishment, the data from the transaction is stored on the store's sales transaction server. This data is later downloaded to a main server where it is processed for further use. The processing includes standardizing the data format and cross-referencing data from all the various sales transaction servers to create an individual customer's file. The standardized data is later segmented for individual customers and/or groups of customers to whom advertising is directed.